MISSISSIPPI POST-SECONDARY EDUCATION
FINANCIAL ASSISTANCE BOARD

IHL Executive Offices, Room 218
3825 Ridgewood Road, Jackson, MS 39211

September 17, 2018 at 10:00 a.m.

Agenda

CALL TO ORDER

MINUTES

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OTHER BUSINESS/ANNOUNCEMENTS

EXECUTIVE SESSION

ADJOURNMENT
MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a teleconference meeting on Monday, July 9, 2018 at 2:00 p.m. Members of the media and public were invited to attend the meeting in Room 212 of the Education and Research Center, 3825 Ridgewood Road, Jackson, Mississippi, 39211.

The following members participated via teleconference:
- Ben Burnett, MAICU appointee
- Lee Bush, MCCB appointee
- Mack Grubbs, Lt. Governor’s appointee
- Ann Lamar, IHL Board appointee
- Cynthia Melvin, MAICU appointee
- Jim Turcotte, Governor’s appointee and Chairman
- Josh Harkins, Senator, Advisory Member

The following Board members were not in attendance:
- Mark Keenum, IHL Institutional appointee
- Louanne Langston, MCCB Institutional appointee
- Sharon Ross, Governor’s appointee

Also in attendance were:
- Kim Gallaspy, IHL Director of Legislative Services
- Stephanie Ganucheau, Special Assistant Attorney General Universities Division
- Meg Harris, Assistant Director of Operations, Student Financial Aid
- Andrea Mayfield, Executive Director, Mississippi Community College Board (teleconference)
- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Director
- Apryll Washington, Assistant Director Policy and Planning, Student Financial Aid

The meeting was called to order at 2:00 p.m.

INTRODUCTIONS

Ann Lamar was introduced as the IHL Board Appointee. Ms. Lamar was appointed to a full four-year term, beginning July 1, 2018 and ending June 30, 2022.

MINUTES

On motion by Mr. Grubbs, seconded by Ms. Lamar, all Board Members legally present and participating voted unanimously to approve the Minutes of the board meeting held on April 23, 2018.
REGULAR AGENDA ITEMS

On motion by Mr. Bush, seconded by Dr. Melvin, all Board Members legally present and participating voted unanimously to approve the FY 2020 Budget Request and Narrative. Ms. Langston was unable to participate in the meeting, but she rendered her approval prior to the meeting.

1. Approval of the FY 2020 Budget Request

The Mississippi Office of Student Financial Aid requests approval of the FY 2020 Legislative Budget Request. Board policy Part 601, Chapter 9, Rule 9.1 (IV) states, “Annually, the Board will review the annual legislative budget request for the Mississippi Office of Student Financial Aid and make a budget recommendation to the Agency.”

- Exhibit 1 – FY 2020 Budget Request (Page 15)
- Exhibit 2 – FY 2020 Budget Narrative (Page 17)

INFORMATION AGENDA ITEMS

2. Update on Website and Mississippi Office of Student Financial Aid Visual Identity

The Mississippi Office of Student Financial has partnered with other offices in IHL, the Mississippi Department of Education, the Mississippi Community College Board, and the Woodward-Hines Education Foundation to create a new college and career information website for Mississippi. The existing site, Rise Up (www.riseupms.com), will be replaced by My Way Mississippi (www.mywayms.org). The soft launch of the new site is slated for July 23 with a public launch on July 30. A press conference will be held at 10:00 a.m. to reveal the new website.

The web presence for the Office will exist on the My Way MS website, just as it currently exists on the Rise Up website. However, the Office has developed a new brand identity that will signify a separate identity from My Way MS. Notices announcing the new brand identity and new web location are going out to all applicants, high school counselors, and the institutions.
ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

OTHER BUSINESS/ANNOUNCEMENTS

The Board did not consider any other business or make any announcements.

EXECUTIVE SESSION IF DETERMINED NECESSARY

The Board did not determine a need to enter Executive Session.

ADJOURNMENT

There being no further business to come before the Board, Mr. Turcotte declared the meeting adjourned.

Jennifer Rogers
Director, Mississippi Postsecondary Education Financial Assistance Board
1. Approve Legislative Requests for 2019 Legislative Session

Summary: The Office seeks approval to seek sponsorship for four requests for General Legislation during the 2019 Legislative Session.

A. Reference Title: Align HELP Core Curriculum with IHL CPC

Purpose:
To align the HELP Core Curriculum with the required IHL College Preparatory Curriculum, beginning with the 2021-2022 academic year.

Reason for Request:
In 2013, the Legislature simplified the HELP Core Curriculum by partially aligning the curriculum with the required IHL College Preparatory Curriculum (CPC). The updated HELP Core Curriculum included the required IHL CPC at the time plus two additional credits, a unit of art and an additional advanced elective, for a total of 17-1/2 credits. The IHL Board updated the current required CPC in 2015 and has recently approved additional changes to better align the CPC with the new public education graduation requirements. The updated IHL CPC going into effect for the 2021-2022 academic year will require 18-1/2 credits, which is two more than the current 16-1/2 credits required for the IHL CPC and one more than the current 17-1/2 credits required for the HELP Core. Aligning the HELP Core Curriculum with the required IHL CPC will simplify requirements for students while maintaining the rigor of the curriculum to ensure HELP-eligible students are college-ready.

Suggested Legislation:
§ 37-106-75. Higher Education Legislative Plan Grant Program

[From and after July 1, 2016, this section shall read as follows:]

…
(3) Subject to the availability of funds, the state may pay the tuition of students who enroll at any state institution of higher education to pursue an academic undergraduate degree who apply for the assistance under the program and who meet all of the following qualifications:

…
(c) Successfully complete, as certified by the high school counselor or other school official, seventeen and one-half (17-1/2) units of high school course work which includes the College Preparatory Curriculum (CPC) approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, plus one (1) unit of art which may include one (1) unit or two (2) one-half (1/2) units from the approved Mississippi Department of Education Arts-Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II

Fiscal Note:
The changes would not carry any additional cost.
Legislator Involvement/Interest:
Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee
Chairman Josh Harkins, Senate Universities and Colleges Committee
Chairman Richard Bennett, House of Representatives Education Committee
Chairman Gray Tollison, Senate Education Committee

Subject Matter Experts:
State Director of Student Financial Aid; high school counselors; K-12 teachers and administrators

B. Reference Title: Mississippi Teacher Loan Repayment Program; integrate with William Winter Teacher Forgivable Loan Program

Purpose:
To remove the authorizing code for the Mississippi Teacher Loan Repayment Program from the authorizing code for the Teacher Education Scholars Alternate Route Certification Forgivable Loan program (TESA) and insert it into the authorizing code section for the William Winter Teacher Forgivable Loan Program to ensure MTLR is funded annually in the same manner as William Winter.

Reason for Request:
In 2014, the Legislature discontinued the Critical Needs Teacher Forgivable Loan Program, authorized in Section 37-106-55. The Mississippi Teacher Loan Repayment program (MTLR) was originally authorized as part of the Critical Needs program. The Legislature recognized the value of MTLR and did not wish to discontinue it, so the MTLR authorizing language was inserted into the code section for the Teacher Education Scholars Alternate Route Certification Forgivable Loan program (TESA) in Section 37-106-79. The Critical Needs program did not require specific annual appropriation by the Legislature, but TESA does. TESA has never been funded, so MTLR has not been funded. Moving MTLR from the code section authorizing TESA to the code section authorizing the William Winter Teacher Forgivable Loan Program would ensure that MTLR is funded when all other forgivable loans are funded. Human resource managers in critical shortage districts have expressed the importance of MTLR in recruiting new teachers into districts with critical shortages.

Suggested Legislation:
§ 37-106-57. William F. Winter Teacher Forgivable Loan Program

(7) Awards granted under the William F. Winter Teacher Forgivable Loan Program shall be made available to nontraditional licensed teachers showing a documented need for student loan repayment and employed in those school districts designated by the State Board of Education as a geographical area of the state or in a subject area of the curriculum in which there is a critical shortage of teachers. Repayment and conversion terms shall be the same as outlined in Section 37-106-53 except that the maximum annual
amount of this repayment should not exceed Three Thousand Dollars ($ 3,000.00) and the maximum time period for repayment shall be no more than four (4) years.

(7-8) Failure to repay any loan and interest that becomes due shall be cause for the revocation of a person's teaching license by the State Department of Education.

(8 9) The board shall promulgate regulations necessary for the proper administration of this section.

§ 37-106-79. Teacher Education Alternate Route Certification Scholars Program …

(5) Awards granted under the Teacher Education Alternate Route Certification Scholars Program shall be made available to nontraditional licensed teachers showing a documented need for student loan repayment and employed in those school districts designated by the State Board of Education as a geographical area of the state or in a subject area of the curriculum in which there is a critical shortage of teachers. Repayment and conversion terms shall be the same as outlined in Section 37-106-53 except that the maximum annual amount of this repayment should not exceed Three Thousand Dollars ($ 3,000.00) and the maximum time period for repayment shall be no more than four (4) years.

(6) The provisions of this section shall be subject to appropriation by the Legislature.

Fiscal Note:
The changes would not carry any additional cost.

Legislator Involvement/Interest:
Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee  
Chairman Josh Harkins, Senate Universities and Colleges Committee  
Vice-Chairman Briggs Hopson, Senate Appropriations Committee  
Vice-Chairman Jim Beckett, House of Representatives Appropriations Committee

Subject Matter Experts:
State Director of Student Financial Aid; Postsecondary Board members; human resource managers in K-12 school districts

C. Reference Title: Restrict Stacking and the Receipt of Undergraduate Grant Aid to Eight Terms

Purpose:
Restrict the stacking of undergraduate grant aid and restrict the receipt of undergraduate grant aid to eight terms for any combination of aid.

Reason for Request:
The Legislature has eliminated the stacking of aid in the annual appropriation bill. This change would codify the legislative intent. The Legislature has also expressed the intent to restrict awards for MTAG, MESG, and HELP to only eight terms in the individual code sections for each program. Now that students can no longer stack aid, students that exhaust MESG are attempting to apply for MTAG, because they have not yet exhausted the eight terms allowed for MTAG. This change would restrict students to eight terms of state-supported grant aid.

Suggested Legislation:
§ 37-106-14. Use of funds appropriated for implementing forgivable loan programs

(1) The Legislature may appropriate funds annually to implement, administer and make awards under the programs provided for in this chapter. The board may seek, accept and expend funds from any source, including private business, industry, foundations and other groups as well as any federal or other governmental funding available for this purpose.

(2) Subject to the availability of funds, it is the intent of the Legislature to first fund grant awards to eligible students. If funds are insufficient to fully fund grant awards to eligible students, grant awards shall be prorated among all eligible students. No student shall receive any combination of student financial aid in excess of the cost of attendance. **No student should receive undergraduate grant aid through more than one state-supported undergraduate grant program in the same term of enrollment. If a student is eligible for aid through multiple grant programs, the student shall be awarded from the program that awards the larger sum. No student shall receive undergraduate grant aid from any program or any combination of programs for more than eight semesters or twelve trimesters.** After grant awards are made, it is the intent of the Legislature to fund forgivable loan awards to eligible renewal students and then to eligible new students on a first-come, first-served basis.

Fiscal Note:
The changes would not carry any additional cost.

Legislator Involvement/Interest:
Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee
Chairman Josh Harkins, Senate Universities and Colleges Committee
Vice-Chairman Briggs Hopson, Senate Appropriations Committee
Vice-Chairman Jim Beckett, House of Representatives Appropriations Committee

Subject Matter Experts:
State Director of Student Financial Aid
D. Reference Title: Establish Mechanism to Forward Fund Student Financial Aid

Purpose:
Establish a mechanism to fund state student financial aid programs at least one year in advance to allow awards to be made in a timely manner.

Reason for Request:
Students and families of graduating high school seniors need to make college choices in early spring, because decision deadlines occur between February and May. Because the appropriation for Student Financial Aid isn’t received until mid-April most years, state aid award offers are typically made no earlier than June after budgets have been crafted and approved. An allowance to hold the SFA appropriation in trust until the subsequent fiscal year would allow the Office to set budgets in advance and extend award offers to students as soon as eligibility is established. The resulting award process timeline would benefit students as they make financial decisions regarding college selection. Such a change would require two years of funding for SFA during the first year of implementation, but only one year of funding in subsequent years.

Suggested Legislation:

§ 37-106-12. Postsecondary Education Financial Assistance Trust Fund created; components of fund; investment of principal

(1) There is hereby created in the State Treasury a special trust fund to be known as the Postsecondary Education Financial Assistance Trust Fund. The trust fund shall consist of all monies designated by the Legislature for deposit therein and any gift, donation, bequest, trust, grant, endowment, transfer of money or securities, or any other monies from any source whatsoever, designated for deposit in the trust fund.

(2) The Legislature may make an appropriation for Student Financial Aid for the subsequent fiscal year. The subsequent year appropriation will be held in trust until July 1 of the fiscal year for which the appropriation is intended.

(2) (3) The principal of the trust fund shall remain inviolate and shall be invested by the State Treasurer in the same manner as provided by Section 27-105-33, Mississippi Code of 1972, for the investment of excess state funds. Interest and income derived from investment of the principal of the trust fund shall be appropriated by the Legislature for expenditure as provided in this chapter.

Fiscal Note:
The changes would require two years of funding during the first year of implementation to fund the current year and establish the trust for the subsequent year but would require only one year of funding in subsequent years.
REGULAR AGENDA ITEMS

Legislator Involvement/Interest:
Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee
Chairman Josh Harkins, Senate Universities and Colleges Committee
Vice-Chairman Briggs Hopson, Senate Appropriations Committee
Vice-Chairman Jim Beckett, House of Representatives Appropriations Committee
Senator David Blount

Subject Matter Experts:
State Director of Student Financial Aid; Institutional Financial Aid Directors; Postsecondary Board members; college access service providers

2. Approve Updates to Program Rules to Reference New SAT Concordance Scores

Summary:
Many state aid programs carry ACT requirements. Students may submit equivalent SAT scores in lieu of ACT scores. Periodically, ACT and SAT will release updated concordance tables to assist score users in determining the equivalencies. Rather than update the program rules each time new concordance tables are published, the Office requests approval to update the rules listed in A through F below:

In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.

A. APA Part 611 – Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations, Sections I.C.1-4 and II.A.3.a).-d).

The Board previously approved updates to APA Part 611 in April 2018. APA Part 611 is included as Appendix 1, beginning on page 14.

Appendix 1 - APA Part 611 – Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations


The Board previously approved updates to APA Part 613 in April 2018. APA Part 613 is included as Appendix 2, beginning on page 20.

Appendix 2 - APA Part 613 – Mississippi Eminent Scholars Grant (MESG) Rules and Regulations
C. **APA Part 615 – Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations, Section I.F.3. and II.A.2.c.**

The Board previously approved updates to APA Part 615 in April 2018. APA Part 615 is included as Appendix 3, beginning on page 25.

*Appendix 3 - APA Part 615 – Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations*

D. **APA Part 619 – Nissan Scholarship (NISS) Rules and Regulations, Section II.D.**

The Board previously approved APA Part 619 in April 2018. APA Part 619 is included as Appendix 4, beginning on page 30.

*Appendix 4 - APA Part 619 – Nissan Scholarship (NISS) Rules and Regulations*

E. **APA Part 635 – Teacher Education Scholars Forgivable Loan (TES) Rules and Regulations, Sections I.D. and II.A.2.**

The Board previously approved updates to APA Part 635 in April 2017. APA Part 635 is included as Appendix 5, beginning on page 34.

*Appendix 5 - APA Part 635 – Teacher Education Scholars Forgivable Loan (TES) Rules and Regulations*

F. **APA Part 639 – William Winter Teacher Forgivable Loan (WWTS) Rules and Regulations, Sections I.D. and II.A.3.**

The Board previously approved updates to APA Part 639 in April 2018. APA Part 639 is included as Appendix 6, beginning on page 44.

*Appendix 6 - APA Part 639 – William Winter Teacher Forgivable Loan (WWTS) Rules and Regulations*

**Recommendation:**
The recommended changes have been reviewed by the Office of the Attorney General. Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.

3. **Selection of Chairperson for 2018-19**

**Summary:**
According to APA Part 601, Chapter 2, Rule 2.1, Section III, the board shall elect from its membership a chairman. Dr. Jim Turcotte was elected as chairman in June 2017. The Board should elect a new chairperson to serve for fiscal/aid year that began July 1, 2018 and ends June 30, 2019.
4. Update on Visual Identity and Website
5. Update on Online Application Rewrite
6. Update on Student Financial Aid Redesign Project
7. Proposed Dates for Upcoming Meetings
Title 10: Education Institutions and Agencies

Part 611: Mississippi Resident Tuition Assistance Grant (MTAG)

Part 611 Chapter 1: Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations

Rule 1.1 Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board). All eligible students shall receive a Mississippi Resident Tuition Assistance Grant (MTAG) award; however, the amount of each MTAG award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MTAG under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be continuously enrolled (not less than two semesters or three trimesters in each successive academic year) full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi.

C. The applicant must meet one of the following sets of academic criteria:

1. Graduated from high school, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 on a 4.0 scale, as certified by the high school counselor or other authorized school official, and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

2. Attended a home education program during grade levels 9 through 12 and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or
Appendix 1

3. Successfully completed the International Baccalaureate Program, with a minimum cumulative GPA of 2.5 on a 4.0 scale, based on that school’s grading system, and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

4. Satisfactorily completed a high school equivalency diploma and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

5. Completed at least twelve (12) college hours and earned a cumulative GPA of at least 2.5 on a 4.0 scale on all college work.

D. Exception: Any student, including the entrant with a high school equivalency diploma, pursuing a non-academic program of study leading to a certificate or an associate of applied science degree is not required to take the ACT, unless required by the school.

E. The number of prior full-time semesters or trimesters that a student has attended college will not be a factor in determining a recipient’s initial eligibility if he/she is otherwise eligible.

F. The applicant must not be financially eligible for the full Federal Pell Grant as evidenced either by an Expected Family Contribution (EFC) greater than zero (0) on the Free Application for Federal Student Aid (FAFSA) or by completion of a Financial Certification Statement certifying that the family income will preclude the applicant’s eligibility for the Federal Pell Grant or other need-based Title IV funds.

G. The applicant must complete an application for state financial aid on or before September 15 during the fall of the aid year for which the student is seeking assistance.

H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

I. The applicant must meet any other general requirements for admission and student financial aid at the student’s eligible institution of choice.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:
1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15 during the fall of the aid year for which the student is seeking assistance.

2. Submit two forms of documentation of current legal residency by the document deadline of October 15. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. If the applicant is considered to be a first-time college student (completed fewer than twelve (12) credit hours), submit by the document deadline of October 15:

   a) Proof of graduation from high school with a minimum cumulative GPA of 2.5 on a 4.0 scale certified by the high school counselor or other authorized school official and proof of an ACT composite score of 15 or higher from a national test taken prior to being enrolled as a first-time college student. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

   b) Proof of attendance at a home education program during grade levels 9 through 12 and proof of an ACT composite score of 15 or higher from a national test taken prior to being enrolled as a first-time college student. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

   c) Proof of successful completion of the International Baccalaureate Program, with a minimum cumulative GPA of 2.5 on a 4.0 scale, based on that school’s grading system and proof of an ACT composite score of 15 or higher from a national test taken prior to being enrolled as a first-time college student. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or
Appendix 1

d) Proof of satisfactory completion of a high school equivalency diploma and proof of an ACT composite score of 15 or higher from a national test taken prior to being enrolled as a first-time college student. A combined score of 720 on the Old SAT Critical Reading and Math sections, a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.

4. If the applicant is considered to be a continuing college student (completed more than twelve (12) credit hours), submit by the document deadline of October 15, proof of a cumulative college GPA of at least 2.5 on a 4.0 scale.

5. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the full Federal Pell Grant because the applicant has an EFC greater than zero (0), or a Financial Certification Statement certifying that the family income will preclude the applicant’s eligibility for the Federal Pell Grant or other need-based Title IV funds.

6. Be enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15.


3. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the full Federal Pell Grant because the applicant has an EFC greater than zero (0), or a Financial Certification Statement certifying that the family income will preclude the applicant’s eligibility for the Federal Pell Grant or other need-based Title IV funds.

4. Maintain continuous, full-time enrollment at one (1) eligible institution in the State of Mississippi for not less than two semesters or three trimesters in each successive academic year, unless granted an exception for cause.
Appendix 1

a) Full-time enrollment consists of a minimum 15 semester hours or 9 trimester hours at the undergraduate level. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution, unless requested from the applicant.

b) If a student drops below full-time status during a semester or trimester of the academic year and is not granted an exception for cause by the administering agency, no refund will be required for that term; however, that student is ineligible to receive funds during the following semester or trimester of full-time enrollment of the regular academic year.

5. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each semester, trimester, or term of the regular academic year. In the case of students pursuing a certificate, the student must meet that institution’s satisfactory academic progress standards of his/her program of study.

III. LENGTH AND AMOUNT OF AWARD

A. No student may receive MTAG for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree per institution, not to exceed eight (8) semesters or twelve (12) trimesters.

B. For freshman and sophomore students, the award shall not exceed Five Hundred Dollars ($500.00) per academic year (to be divided equally between each semester/trimester). Classification will be determined by the attending institution.

C. For junior and senior students, the award shall not exceed One Thousand Dollars (1,000.00) per academic year (to be divided equally between each semester/trimester). Classification will be determined by the attending institution.

D. Those students eligible for less than the full Federal Pell Grant award shall receive an MTAG award in an amount equal to the difference between the maximum Federal Pell Grant award amount and the award amount of the Federal Pell Grant for which the student is eligible based upon the student’s EFC as determined by the FAFSA. In no situation may the MTAG award amount exceed the maximum MTAG amount allowable for students of the same classification.

E. All awards are dependent on the availability of funds and are subject to proration.

F. No student shall receive a combination of student financial aid and MTAG that exceeds the cost of attendance as defined by the institution’s Federal Pell Grant Budget.

G. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.
Appendix 1

H. Payment of MTAG awards shall be disbursed directly to the educational institutions and applied first to tuition.

I. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the grant and is otherwise eligible.

Title 10: Education Institutions and Agencies

Part 613: Mississippi Eminent Scholars Grant (MESG)

Part 613 Chapter 1: Mississippi Eminent Scholars Grant (MESG) Rules and Regulations

Rule 1.1 Mississippi Eminent Scholars Grant (MESG) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board). All eligible students shall receive a Mississippi Eminent Scholars Grant (MESG) award; however, the amount of each MESG award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MESG under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be continuously enrolled (not less than two semesters or three trimesters in each successive academic year) full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi.

C. The applicant must meet one of the following sets of academic criteria:

1. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and scored an ACT composite score of 29 or higher from a national test taken prior to being enrolled as a first-time college student. A combined score of 1290 on the Old SAT Critical Reading and Math sections, a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

2. Attended a home education program during grade levels 9 through 12 and scored an ACT composite score of 29 or higher from a national test taken prior to being enrolled as a first-time college student. A combined score of 1290 on the Old SAT Critical Reading and Math sections, a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students...
may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

3. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and was recognized as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program.

D. The applicant must enroll as a first-time college student in Mississippi.

1. A “first-time in college” student is any student who has earned fewer than 12 hours of postsecondary academic credit.

   a) Postsecondary academic credit earned prior to or during the summer immediately subsequent to receiving a high school diploma, or earned while dually enrolled in secondary and postsecondary educational institutions, or while enrolled in the early admission program of a postsecondary institution shall not be considered when determining if a student is a “first-time in college” student.

   b) Postsecondary academic credit granted by an institution for Advanced Placement (AP) or International Baccalaureate (IB) courses completed in high school shall not be considered when determining if a student is a “first-time in college” student.

2. A student may enroll as a first-time college student in Mississippi as long as the student has earned no more than 36 hours of postsecondary academic credit out of state before enrolling in a Mississippi institution. The eligibility of such applicants will be determined in the same manner as “first-time in college” applicants, except that these students shall be required to have maintained the equivalent of a 3.5 cumulative grade point average on a 4.0 scale for all college work attempted, as certified by the attending institution.

E. The applicant must complete an initial application for state financial aid before the expiration of the third school year succeeding the year of his or her high school graduation and must complete an application on or before September 15 during the fall of the aid year for which the student is seeking assistance.

F. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

G. The applicant must meet any other general requirements for admission and student financial aid at the student’s eligible institution of choice.
II. APPLICATION REQUIREMENTS

A. First-time applicants must:

1. Complete an initial application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) before the expiration of the third school year succeeding the year of his or her high school graduation and on or before September 15 during the fall of the aid year for which the student is seeking assistance.

2. Submit two forms of documentation of current legal residency by the document deadline of October 15. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).

3. Submit by the document deadline of October 15:

   a) Proof of graduation from high school or proof of earning the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and proof of an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Old SAT Critical Reading and Math sections, a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

   b) Proof of attendance at a home education program during grade levels 9 through 12 and proof of an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Old SAT Critical Reading and Math sections, a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

   c) Proof of graduation from high school or proof of earning the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and proof of recognition as a semifinalist or
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finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program.

d) Proof of a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale on at least 12, but no more than 36, hours of postsecondary education credit, as certified by the attending institution and proof of an ACT composite score of 29 or higher from a national test taken before the student became a first-time college student. A combined score of 1290 on the Old SAT Critical Reading and Math sections, a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, a score of 1350 on the New SAT In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question, or proof of recognition as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program will be accepted in lieu of the ACT.

4. Be enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15 during the fall of the aid year for which the student is seeking assistance.


3. Maintain continuous, full-time enrollment at one (1) eligible institution in the State of Mississippi for not less than two semesters or three trimesters in each successive academic year, unless granted an exception for cause.

a) Full-time enrollment consists of a minimum 15 semester hours or 9 trimester hours at the undergraduate level. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution, unless requested from the applicant.

b) If a student drops below full-time status during a semester or trimester of the academic year and is not granted an exception for cause by the administering agency, no refund will be required for that term; however, that student is ineligible to receive funds during the following semester or trimester of full-time enrollment of the regular academic year.
4. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 3.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each semester, trimester, or term of the regular academic year.

III. LENGTH AND AMOUNT OF AWARD

A. No student may receive MESG for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree per institution, not to exceed eight (8) semesters or twelve (12) trimesters.

B. For all eligible students, the MESG award amount is the amount of tuition and mandatory fees at the institution of attendance, not to exceed Twenty-five Hundred Dollars ($2,500.00) per academic year (to be divided equally between each semester/trimester).

C. All awards are dependent on the availability of funds and are subject to proration.

D. A student may receive MESG, unless receipt of the award will cause the student’s financial aid package to exceed the institution’s established Cost of Attendance for the student. In such cases, the institution should reduce or cancel the award to ensure the student receives the maximum award without exceeding the Cost of Attendance. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.

E. Payment of MESG awards shall be disbursed directly to the postsecondary institution and applied first to tuition.

F. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the grant and is otherwise eligible.
Title 10: Education Institutions and Agencies

Part 615: Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations

Part 615 Chapter 1: Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations

Rule 1.1 Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however, the amount of each award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

A. The applicant must be a United States citizen or eligible non-citizen and registered with the Selective Service, if required.

B. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HELP under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.

C. The applicant must have no criminal record, except for misdemeanor traffic violations.

D. The applicant must be enrolled or accepted for enrollment as a full-time undergraduate student at an eligible Mississippi postsecondary institution, pursuing a first associate or baccalaureate degree.

E. The applicant must complete an online application on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and submit all required supporting documents by April 30 of the same year.

F. The applicant must meet the following academic requirements:

1. The applicant must have graduated from high school within the two (2) years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 calculated on a 4.0 scale, as certified by the high school counselor or other school official.

2. The applicant must have successfully completed seventeen and one-half (17 ½) units of high school coursework that includes the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, plus one (1) unit of art (may include one (1) unit or two (2) one-half (1/2) units) from the approved Mississippi
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Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.

3. The applicant must have a composite score on the American College Test (ACT) of at least twenty (20) from a national test. A combined score of 950 on the Old SAT Critical Reading and Math sections, a combined score of 1410 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1020 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.

G. The applicant must demonstrate financial need. For the purposes of this program, the term “family” for a dependent applicant includes the applicant’s parents and other children under age twenty-one (21) of the applicant’s parents. The term “family” for an independent applicant includes the applicant, the applicant’s spouse, and any children under age twenty-one (21) of the applicant and spouse.

1. To demonstrate financial need for the 2015-16 aid year, the applicant’s family must have an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars ($39,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars ($39,500.00) or less plus Five Thousand Dollars ($5,000.00) for each additional dependent child under the age of twenty-one (21). Unless specified otherwise by the Mississippi Legislature, to demonstrate financial need for the 2016-17 and subsequent aid years, the applicant’s family must have an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars ($42,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars ($42,500.00) or less plus Five Thousand Dollars ($5,000.00) for each additional dependent child under the age of twenty-one (21).

2. The applicant must file the Free Application for Federal Student Aid (FAFSA) and be found to be Pell-eligible.

H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

I. The applicant must meet any other general requirements for admission and student financial aid at the student’s eligible institution of choice.

J. The applicant must be in compliance with the terms of federal and other state aid programs.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:
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1. Complete an initial application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and within two (2) years of the student’s high school graduation.

2. Submit by the document deadline of April 30:
   a) Two forms of documentation of current legal Mississippi residency. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).
   b) Proof of graduation from high school within the two years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official.
   c) Proof of completion of the American College Test (ACT). The applicant must earn a composite score of at least twenty (20) on the ACT from a national test taken prior to being enrolled as a first-time college student. A combined score of 950 on the Old SAT Critical Reading and Math sections, a combined score of 1410 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1020 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.
   d) Proof of completion of the following HELP Core Curriculum: Seventeen and one-half (17-1/2) units of high school coursework that includes the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, plus one (1) unit of art (may include one (1) unit or two (2) one-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.
   e) If the applicant has earned at least twelve (12) hours of college credit and is considered to be a currently enrolled student, proof of a cumulative grade point average (GPA) of at least 2.5 calculated on a 4.0 scale on earned credit hours as certified by the attending institution.

3. File the Free Application for Federal Student Aid (FAFSA) by the document deadline of April 30.
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4. Submit the Household Verification Worksheet by the document deadline of April 30.

5. Be enrolled or accepted for enrollment as a full-time (minimum 15 semester hours or 9 trimester hours) undergraduate student at one (1) eligible Mississippi postsecondary institution. Evidence of enrollment will be automatically provided to the Board by the attending institution.

B. Renewal Applicants Must:

1. Complete a renewal application online at www.mississippi.edu/financialaid on or before March 31 during the spring prior to the aid year for which the student is seeking assistance.

2. File the Free Application for Federal Student Aid (FAFSA) annually by the document deadline of April 30.

3. Submit the Household Verification Worksheet by the document deadline of April 30.

4. Make satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each semester, trimester, or term of the regular academic year.

5. Maintain continuous enrollment as a full-time undergraduate student (excluding summer sessions) for not less than two (2) semesters or three (3) trimesters in each successive academic year at one (1) eligible postsecondary institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Board by the attending institution.

III. LENGTH AND AMOUNT OF AWARD

A. The annual award amount for the HELP Scholarship varies, since it is the actual tuition charged by individual Mississippi public institutions. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public four-year institution shall not exceed the average charges and fees required by all of the four-year public institutions of higher education. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public two-year institution of higher education shall not exceed the average charges and fees required by all of the two-year public institutions of higher education.

B. A maximum cumulative award amount is not established; however, a recipient may only receive this scholarship for 8 semesters or 12 trimesters.

C. The HELP Scholarship is not available for summer school.
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D. When the HELP Scholarship is added to a student’s award package, the total award package will not exceed the institution’s cost of attendance or some other limitation established by the institution which may be less than the cost of attendance. If an overaward occurs, the HELP Scholarship will be reduced.

E. The applicant must not be receiving a tuition and required fees waiver or tuition and required fees award from another state financial aid source including, but not limited to, the Teacher Education Scholars Forgivable Loan.

F. All awards are dependent upon the availability of funds. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however, the amount of each award depends upon the availability of funds as authorized by the State Legislature. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.

G. Payment of HELP awards shall be disbursed directly to the educational institutions and applied first to tuition and required fees.

H. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the Scholarship and is otherwise eligible.

IV. LOSS OF ELIGIBILITY

A. Failure to maintain academic eligibility will result in cancellation of the recipient's eligibility for the HELP Scholarship, until academic eligibility can be reestablished. Exception for cause will not be considered.

B. Failure to maintain continuous full-time enrollment will result in cancellation of the recipient's eligibility for the HELP Scholarship; however, the student may file an appeal for reconsideration with the Office of State Student Financial Aid and may be granted an exception for cause.

C. A HELP Scholarship recipient, who was denied continuation because of failure to show financial need during one academic year, may be reinstated in a subsequent academic year, upon written request to the Office of State Student Financial Aid, if he or she is once again able to demonstrate financial need and has maintained all other eligibility requirements.

Title 10: Education Institutions and Agencies

Part 621: Nissan Scholarship (NISS)

Part 621 Chapter 1: Nissan Scholarship (NISS) Rules and Regulations

Rule 1.1 Nissan Scholarship (NISS) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board).

I. GENERAL ELIGIBILITY

Only first-time entering freshmen are eligible for the Nissan scholarship.

II. INITIAL ELIGIBILITY REQUIREMENTS

A student is eligible to be selected as a Nissan scholar if he or she:

A. Is a legal resident of the State of Mississippi;
B. Will be graduating from a Mississippi high school;
C. Will be enrolling as a full-time student at a public two-year college or four-year university in Mississippi;
D. Has a high school grade point average of 2.5 or higher on a 4.0 grading scale and a minimum score of 20 on the national ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question;
E. Submits an essay which demonstrates a desire to incorporate their career goal to support the automotive industry;
F. Demonstrates financial need as determined by the Mississippi Office of Student of Financial Aid; and
G. Demonstrates leadership abilities through extracurricular participation in 3 or more activities during the 9th – 12th grades as outlined in the student’s résumé and transcript.

III. NUMBER AND AMOUNT OF AWARDS

A. The Nissan Scholarship Selection Committee will determine the number of Nissan scholarships to be awarded annually.
B. Each scholarship will be in an amount that pays full tuition (and required fees) and a book allowance to be determined by the Nissan Scholarship Selection Committee, contingent upon the availability of funds.
IV. DISBURSEMENT OF SCHOLARSHIP

A. The college or university shall certify that the student has met the general requirements for initial student eligibility and continuing eligibility.

B. For each scholar who meets the requirements for initial eligibility under Section 2 and continuing eligibility under Section 10, the Mississippi Office of Student Financial Aid shall disburse one-half of the annual award for each semester (one-fourth for a quarter or one-third for each trimester) to the educational institution with each scholar designated as the recipient of a specified amount.

C. Funds will be mailed directly to the institution, to be applied first to tuition.

V. SCHOLARSHIP LENGTH

A. The length of the scholarship will vary depending upon the certificate or degree the student pursues.

B. This scholarship will provide support for up to a maximum of four years of undergraduate work at a public four-year university (up to a maximum of two years of undergraduate work at a public four-year university if the scholar first completes two years of undergraduate work at a public two-year college).

C. This scholarship will provide support for up to a maximum of two years of undergraduate work at a public two-year college.

VI. SELECTION PROCESS

A. Upon recommendation by the Mississippi Office of Student Financial Aid, the Nissan Scholarship Selection Committee will determine the number of Nissan scholarships to be awarded annually.

B. There will be a Nissan Scholarship Selection Committee appointed each year. The committee shall consist of the following seven members: one member from Nissan North America, Inc. who will review and approve the list of recipients, two educator representatives appointed by the Mississippi Community College Board from within all community and junior college faculties, two educator representatives appointed by the Board of Trustees of State Institutions of Higher Learning from within the university faculties, one representative from the Office of Academic Affairs of the Board of Trustees of State Institutions of Higher Learning and the Director of Mississippi Student Financial Aid who shall act as coordinator of the selection committee.

C. Selection of scholarship recipients will be based on the following criteria and scoring percentages:

1. Academic achievement (50%)
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2. Extracurricular activities/work/leadership/community involvement (15%)

3. Quality of applicant’s signed maximum 200-word essay described in Section 7 below (15%); and

4. Demonstrated financial need (20%)

D. If the selection committee must select recipients from applicants with similarly scored applications, selection preference should go to applicant(s) from the Hinds, Madison, Rankin tri-county area.

VII. REQUIRED DOCUMENTS

Submission of the following on or before the deadline will constitute a “COMPLETE” application:

A. Online application

B. Resume

C. Two documents verifying Mississippi residency

D. Completed needs analysis form (Free Application for Federal Student Aid – FAFSA)

E. High school transcript showing national ACT score and seven semester grades (through December). The GPA must be calculated on a 4.0 scale. Also, send a college transcript, if taking advanced placement courses.

F. Signed maximum 200-word essay describing the applicant’s plans for the future and reasons for choosing his/her particular field of study as it relates to the automotive industry.

VIII. APPLICATIONS

The application will be available October 1 each year on the Mississippi Office of Student Financial Aid’s website at www.mississippi.edu/financialaid or you may contact:

Mississippi Office of Student Financial Aid
3825 Ridgewood Road
Jackson, MS 39211-6453
1-800-327-2980 or (601) 432-6997

IX. APPLICATION DEADLINE

Complete applications must be received in the office of Mississippi Student Financial Aid by March 1 each year.
X. CONTINUING ELIGIBILITY CRITERIA

A Nissan scholar is eligible to continue on the program if he or she:

A. Attains a cumulative grade point average of 2.5 on a 4.0 scale at the end of each semester or quarter or trimester.
   1. The award may be renewed upon certification by the eligible institutions that the recipient meets the necessary qualifications.
   2. If any recipient transfers from one college or university to another, his or her award will be transferable, provided that he or she is otherwise eligible for the award;

B. Demonstrates satisfactory academic progress toward the completion of a degree including continuous full-time enrollment; and

C. Maintains good standing at the college or university.

XI. CONSEQUENCES OF A SCHOLAR’S FAILURE TO MEET THE CONTINUING ELIGIBILITY CRITERIA

A. If a scholar loses eligibility due to having less than the required cumulative grade point average, the scholar shall receive no subsequent awards until the student regains eligibility. The scholar will regain eligibility when the cumulative grade point average is improved to the required minimum for the program.

B. If a scholar fails to maintain continuous enrollment, he/she may submit a request for “exception for cause” to the Coordinator of the Nissan Scholarship Selection Committee. If the request is denied, the scholar shall receive no subsequent awards.

C. A scholar, who receives an award for a period for which the Coordinator of the Nissan Scholarship Selection Committee subsequently determines the scholar was ineligible under the requirements in Section 10, shall, at the discretion of the Selection Committee, return all or a portion of the total amount of the scholarship funds received for the period during which he or she was ineligible.

Appendix 5

Title 10: Education Institutions and Agencies

Part 635: Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations

Part 635 Chapter 1: Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations

Rule 1.1 Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Teacher Education Scholars Forgivable Loan Program (TES).

I. GENERAL ELIGIBILITY

A. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) Board-approved accredited four-year institution of higher learning in the State of Mississippi.

B. The applicant must be pursuing or plan to pursue a first bachelor’s degree in a program of study leading to a Class “A” standard teacher educator license.

C. The first-time-in-college applicant must have a 3.5 high school grade point average (GPA) on a 4.0 scale to establish eligibility and maintain a cumulative 3.0 GPA each semester, trimester, or term of the regular academic year for continued eligibility. The continuing college applicant must have a 3.5 college grade point average (GPA) on a 4.0 scale to establish eligibility and maintain a cumulative 3.0 GPA each semester, trimester, or term of the regular academic year for continued eligibility. All award recipients must maintain continuous full-time enrollment and make satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.

D. The applicant must have earned an ACT composite score of 28 or higher from a national test taken prior to enrollment into the education program. A combined score of 1260 or higher on the Critical Reading and Math sections of the Old SAT or a score of 1310 on the New SAT In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question from a national test taken prior to enrollment into the education program. will be accepted in lieu of the ACT.

E. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and must diligently pursue the course of study and requirements for the teaching license.

F. The applicant must not presently or previously have defaulted on an educational loan.
II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31. The deadline date will be suspended for applications for awards during the program’s inaugural year, the 2013-2014 academic year.

2. Supply proof of an ACT composite score of 28 or higher from a national test. A combined score of 1260 or higher on the Critical Reading and Math sections of the Old SAT or a score of 1310 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. ACT or SAT scores must come from a test taken prior to enrollment into the education program. ACT or SAT scores must be received by the document deadline date of April 30. The document deadline date will be suspended for applications for awards during the program’s inaugural year, the 2013-2014 academic year.

3. Signify understanding of the TES Rules and Regulations; enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws; and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.

4. The first-time-in-college applicant must have a 3.5 high school grade point average (GPA) on a 4.0 scale. Evidence of academic eligibility will be automatically provided to the Board by the high school counselor, unless specifically requested from the applicant. The continuing college applicant must have a 3.5 college grade point average (GPA) on a 4.0 scale. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

5. All applicants must be enrolled full-time in a program of study leading to a Class “A” standard teacher educator license and be making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of enrollment will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Maintain a 3.0 cumulative GPA on a 4.0 scale each semester, trimester, or term of the regular academic year, maintain continuous full-time enrollment status for each period of enrollment, and remain in a program of study leading to a Class “A” standard teacher educator license, making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form each year for which funds are requested.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

A. The maximum annual award amount shall be $15,000, but no award shall exceed the student’s total cost of attendance.

B. Students who first receive awards as entering freshmen may receive a lifetime maximum of four (4) annual awards, eight (8) semesters, or twelve (12) trimesters; students who first receive awards as sophomores may receive a lifetime maximum of three (3) annual awards, six (6) semesters, or nine (9) trimesters; students who first receive awards as juniors may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters; and students who first receive awards as seniors may receive a lifetime maximum of one (1) annual award, two (2) semesters, or three (3) trimesters. Classification will be determined by the attending institution.

C. Awards shall be disbursed directly to the school of attendance.

D. Awards are not provided for summer school.

E. Once a student has received TES funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternative Route Teacher Forgivable Loan (CNAR), William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), and Mississippi Teacher Loan Repayment (MTLR) programs.

F. Recipients of CNAR, CNTP, WWTS, or WWAR, who have not exhausted eligibility in the other state education forgivable loan program in which they previously participated and who meet all TES eligibility requirements, may switch their participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of their contracts, but may fulfill the service requirement for both programs concurrently.

G. A TES recipient is not eligible to receive funds through other state financial aid programs.

IV. RECIPIENT RESPONSIBILITIES
A. A TES recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.

B. A TES recipient must maintain a 3.0 GPA on a 4.0 scale each academic year, maintain continuous full-time enrollment and make satisfactory academic progress in accordance with the attending institution’s policy. A TES recipient who fails to maintain continuous full-time enrollment or make satisfactory academic progress will be suspended from participation in the program for the following period of enrollment. An official transcript, grade, and/or enrollment verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale, full-time enrollment, and maintenance of Satisfactory Academic Progress will entitle a TES recipient for renewal priority.

C. A TES recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator’s license. A TES recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate educator’s license, shall immediately become liable to the Board for the sum of all outstanding TES awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

D. While receiving funds, the TES recipient must at all times keep the Board informed of the recipient’s current, correct, and complete contact information. This information may be updated via the TES recipient’s student account online at www.mississippi.edu/financialaid. Once in repayment, the TES recipient must at all times keep the Board or its loan servicer informed of the recipient’s current, correct, and complete contact information until the debt is completely satisfied.

E. A TES recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

A. A TES forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.

B. Cancellation through Teaching Service

1. A TES forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:

   a) Obtain the appropriate educator’s license, as determined by the State Board of Education.
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b) Teach full-time, as defined by the State Board of Education. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.

c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.

2. A TES forgivable loan debt shall be cancelled in full on the basis of five consecutive years’ teaching service. For all TES recipients, such service shall never be less than five (5) consecutive years regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the TES forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. The TES forgivable loan recipient must request in writing a service deferment each year for five consecutive years and the request must be approved. At the end of the five-year service deferment period, the TES forgivable loan recipient must request in writing a cancellation of the entire amount loaned under the forgivable loan.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a TES forgivable loan recipient shall become liable to the Board for the sum of all TES forgivable loan awards made to that person, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:

a) The recipient withdraws from school;

b) The recipient fails to complete the approved program of study;

c) The recipient fails to obtain the appropriate educator’s license; or

d) The recipient fails to complete the teaching service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all TES forgivable loan awards made to the recipient.

3. The rate of interest charged a TES forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment.

4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

E. Special circumstances regarding a recipient’s failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the TES forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator’s license and secure appropriate teaching employment as defined in Section V.B.1.

2. A TES forgivable loan recipient who terminates full-time enrollment in the approved program of study without completing the program will be granted a 12-month grace period and will enter repayment immediately upon termination of the
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grace period. Such a recipient may also be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A TES forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.

3. The in-school deferment will not be granted for enrollment in a graduate program.

4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A TES forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.

3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:

   a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Teacher Education Scholars Forgivable Loan program.
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b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. A TES forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.

4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).

5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the TES award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability
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1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

TES forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the TES forgivable loan by each recipient shall serve to appoint the Secretary of State of the State of Mississippi as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the TES forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if
served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the TES forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient’s loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient’s cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Title 10: Education Institutions and Agencies

Part 639: William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations

Part 639 Chapter 1: William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations

Rule 1.1 William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the William Winter Teacher Forgivable Loan program (WWTS).

I. GENERAL ELIGIBILITY

B. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving WWTS shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.

C. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level as a Junior or Senior seeking a bachelor’s degree in a program of study leading to a Class “A” standard teacher educator license at one (1) Board-approved accredited four-year institution of higher learning in the State of Mississippi. Classification will be determined by the attending institution.

D. The recipient must have a cumulative 3.0 college grade point average (GPA) on a 4.0 scale to establish eligibility, maintain a cumulative 3.0 GPA each period of enrollment (i.e. semester or trimester) for continued eligibility, and maintain satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.

E. The applicant must have earned passing scores on all three of the Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics), or must supply proof of exemption for Praxis testing by providing an ACT composite score of 21 or higher from a national test. A combined score of 990 on the Critical Reading and Math sections of the Old SAT or a score of 1060 on the New SAT will be accepted in lieu of the ACT In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. ACT or SAT scores must come from a test taken prior to enrollment into higher education.
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F. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and must diligently pursue the course of study and requirements for the teaching license.

G. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

B. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. Earn passing scores on all three of the Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics) and submit all three test scores to the Board as soon as possible. Scores must be received by June 30. Passing scores are indicated on the score report provided to the student by the testing service. Passing scores are also published online at www.mississippi.edu/financialaid. Applicants may supply proof of exemption for Praxis testing by providing an ACT composite score of 21 or higher from a national test. A combined score of 990 on the Critical Reading and Math sections of the Old SAT or a score of 1060 on the New SAT will be accepted in lieu of the ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. ACT or SAT scores must come from a test taken prior to enrollment into higher education. If submitted in lieu of Praxis scores, ACT or SAT scores must be received by the document deadline of April 30.

4. Signify understanding of the WWTS Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.

5. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a program of study leading to a Class “A” standard teacher educator license, and be making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
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C. Renewal applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.

2. Maintain a cumulative 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester), maintain full-time enrollment status for each period of enrollment, and remain in a program of study leading to a Class “A” standard teacher educator license, making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

B. The maximum annual award amount shall be $4,000.

C. Students may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters.

D. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.

E. Awards are not provided for summer school.

F. Once a student has received WWTS funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternative Route Teacher Forgivable Loan (CNAR), and Mississippi Teacher Loan Repayment (MTLR). A recipient of WWTS, who has not exhausted his/her eligibility in the program and who meets all eligibility requirements for the Teacher Education Scholars Forgivable Loan (TES) program, may switch participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of both contracts, but may fulfill the service requirement for both programs concurrently.

IV. RECIPIENT RESPONSIBILITIES

B. A WWTS recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.

C. A WWTS recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A WWTS recipient who fails to maintain the minimum GPA will be suspended from participation in the program for the following
period of enrollment. An official transcript or grade verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale for the non-eligible period of enrollment will entitle a WWTS recipient for renewal priority.

D. A WWTS recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator’s license. A WWTS recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate educator’s license, shall immediately become liable to the Board for the sum of all outstanding WWTS awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

E. While receiving funds, the WWTS recipient must at all times keep the Board informed of the recipient’s current, correct, and complete contact information. This information may be updated via the WWTS recipient’s student account online at www.mississippi.edu/financialaid. Once in repayment, the WWTS recipient must at all times keep the Board or its loan servicer informed of the recipient’s current, correct, and complete contact information until the debt is completely satisfied.

F. A WWTS recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

B. A WWTS forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.

C. Cancellation through Teaching Service

1. A WWTS forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:

   a) Obtain the appropriate educator’s license, as determined by the State Board of Education.

   b) Teach full-time, as defined by the State Board of Education. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.

   c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure
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2. A WWTS forgivable loan debt shall be cancelled on the basis of one year’s teaching service for one year of forgivable loan received. For all WWTS recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the WWTS forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. At the end of each service deferment period, the WWTS forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.

5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

D. Loan Repayment

1. Unless granted a grace period or other deferment, a WWTS forgivable loan recipient shall become liable to the Board for the sum of all WWTS forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through teaching service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:

   a) The recipient withdraws from school;
   
   b) The recipient fails to complete the approved program of study;
   
   c) The recipient fails to obtain the appropriate educator’s license; or
   
   d) The recipient fails to complete the teaching service option defined in Section V.B.

2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all WWTS forgivable loan awards made to the recipient less any amount previously cancelled through service.

3. The rate of interest charged a WWTS forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of
occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.

4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

E. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

F. Special circumstances regarding a recipient’s failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

B. Grace Period

1. Upon completion of the approved program of study, the WWTS forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator’s license and secure appropriate teaching employment as defined in Section V.B.1.

2. A WWTS forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

C. In-School Deferment

1. A WWTS forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program
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may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.

3. The in-school deferment will not be granted for enrollment in a graduate program.

4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

D. Temporary Disability Deferment

1. A WWTS forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.

3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

E. Military Service Deferment

1. In terms of military service the following definitions shall apply:

   a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the William Winter Teacher Forgivable Loan program.

   b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. A WWTS forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.

4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).

5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the WWTS award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

B. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

C. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially
deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

D. Bankruptcy

WWTS forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the WWTS forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the WWTS Forgivable Loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION
The acceptance of the WWTS forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient’s loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient’s cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.